Medicaid Community Options
Course 1: Introduction to Medicaid and LTSS

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What is Medicaid?

- Medicaid provides:
  - <u>Health Insurance</u> for low-income families, children, older adults, and people with disabilities,
  - <u>Long-Term Services and Supports</u> for older Americans and individuals with disabilities, and
  - <u>Supplemental Coverage</u> for low-income Medicare beneficiaries (e.g. payment of Medicare premiums, deductibles, and cost sharing).

State Medicaid Programs are Only Funded if they Follow Federal Rules

- Medicaid is financed jointly with State and federal funds.

  - In order to receive federal funding, which is generally half of the program's budget, the State must agree to implement Medicaid using certain rules set forth by the federal government.

- Federal rules are under the direction of the Centers for Medicare and Medicaid Services (CMS).

  - Federal rules provide a baseline set of services and financial eligibility requirements. Maryland is charged with implementing these requirements based on a State Plan.

Maryland Medicaid

- In Maryland, Medicaid is also called Medical Assistance.

- Medicaid covers essential aspects of health care:
  - Acute Care (hospitalizations),
  - Long Term Services and Supports (LTSS; fee-for-service),
  - Behavioral Health,
  - Physician and Laboratory Services and more.

- LTSS has expanded over the past few decades to serve more participants in the community than in institutions.
  - Generally, services in the community cost Medicaid less than in an institution.

What Do LTSS Programs Cover?

- LTSS programs target individuals with recurring or ongoing needs.

  - People with disabilities (intellectual, physical, developmental)
  - People with decreased physical functioning that affects activities of daily living
  - People with behavioral issues

- Services are offered in nursing homes and in the community.

- All states are required to make certain accommodations for people with disabilities to live in a community setting according to the Olmstead Decision.

The Olmstead Decision

- As a result of a U.S. Supreme Court case in 1999, all states must make reasonable accommodations to people with disabilities who have been determined

    "…that community placement is appropriate, the transfer from institutional care to a less restrictive setting is not opposed by the affected individual, and the placement can be reasonably accommodated, taking into account the resources available to the State…"

- The State of Maryland has implemented several programs aiding in the transition of residents in institutions to community settings.

What is a Medicaid Waiver?

- Each state has a set of rules by which they run their programs.
  - This set of rules is called a State Plan and must be approved by CMS.
  - Most participants eligible for Medicaid have access to all State Plan programs/services.

- A waiver allows states to waive certain federal rules.
  - HCBS waivers expand financial coverage in order for the State to serve additional people that would not otherwise be covered (such as Maryland's Community Options Waiver).
  - Waivers also allow the State to offer additional services to those enrolled in the waiver.

What is a Home and Community-Based Waiver?

- Waiver services are offered to targeted groups of recipients who must meet different criteria than other Medicaid recipients (some requirements are waived).
  - Higher income limit (300% SSI).
  - Target groups based on diagnosis, age, or disability.
  - Can limit the number of people served.
  - Require an institutional level of care.
- All waiver participants can access State Plan benefits.
  - Many participants are only eligible for Medicaid *via* the waiver criteria.
  - Services must be cost neutral compared to institutional services.
  - Increased quality monitoring and reporting.

LTSS Home and Community-Based Programs

- Each program targets a different population.
  - Community Pathways Waiver
  - Children with Autism Spectrum Disorder Waiver
  - Rare and Expensive Case Management (REM)
  - Brain Injury Waiver (BI)
  - PACE (offered through Johns Hopkins Bayview Campus)
  - Model Waiver
  - Health Homes
  - Medical Day Care Waiver
  - Community Personal Assistance Services (CPAS)
  - Community First Choice (CFC)
  - Community Options Waiver (CO)
  - Increased Community Services (ICS)

What is the Role of a Supports Planner?

- To help Medicaid participants in the following programs plan for and receive services.

    - Community Personal Assistance Services (CPAS)

    - Community First Choice (CFC)

    - Community Options Waiver (CO)

    - Increased Community Services (ICS)

- Each of these programs offer a core set of services.

    - However, certain programs offer more than others.

    - More on this topic in an upcoming course.

What are the Core Services People Receive in These Programs?

- Personal Assistance
  - A personal assistance worker assists with Activities of Daily Living (ADLs), Instrumental Activities of Daily Living, health related tasks through hands-on assistance, supervision, and/or cueing.

- Nurse Monitoring
  - A nurse who provides oversight of the personal assistance services on an ongoing basis.

- Supports Planning
  - Assists each participant in developing a plan for receiving services, finding providers and helping the person live healthy and safely in their home and community.

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Describe a Person in These Programs

- People in these programs need help with activities of daily living (ADL) or instrumental activities of daily living (IADL).
  - **ADL's** include bathing, dressing, going to the bathroom, eating and mobility.
  - **IADL's** include using the phone, managing money, housekeeping and managing medications.
- People may also have certain behavioral health or other medical needs.
  - Generally, participants do not require a nurse to perform medical procedures.

LTSSMaryland Web-based Tracking

- All local health departments, program staff, supports planners and more have access to applicant/participant records and information in the LTSSMaryland system.

  - Web-based system you can access anywhere, anytime.

  - Includes up-to-date eligibility information, contact information and allows you to communicate between agencies safely and securely.